

Form 604

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Thomas J. Koss
Rosemarie Koss
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.
No Respondents
Respondent(s).

Case No. 15-22476-GLT
Chapter: 13

Related to Document No. 76

Hearing Date: 12/2/20 at 11:00 AM

**ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this *The 29th of September, 2020*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 76 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before November 13, 2020**, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **December 2, 2020 at 11:00 AM** in Zoom location, <https://www.zoomgov.com/j/>, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is* **SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.**



Gregory L. Taddonio, Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Thomas J. Koss
Rosemarie Koss
Debtor(s)

Case No. 15-22476-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 29, 2020

User: jhel
Form ID: 604

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas J. Koss, Rosemarie Koss, 530 Upper Middletown Road, Smock, PA 15480-1120
cr	+ NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14074619	+ Advanced Integrated Medical, 9800A McKnight Road--#200, Pittsburgh, PA 15237-6032
14074621	Barclays Bank Delaware, P.O. Box 8802, Wilmington, DE 19899-8802
15159345	Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826
14074627	+ Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14081727	+ PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
14074632	+ PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
14074633	+ PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
14074635	Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
14074638	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Sep 30 2020 03:42:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14074620	Email/Text: bankruptcy@sccompanies.com	Sep 30 2020 03:37:00	AmeriMark Premier Easy Pay Plan, P.O. Box 2845, Monroe, WI 53566-8045
14074622	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2020 03:39:00	Brylane Home, WFNNB Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14074623	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2020 03:11:23	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14114695	+ Email/Text: bncmail@w-legal.com	Sep 30 2020 03:42:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14116957	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2020 03:39:00	COMENITY CAPITAL BANK, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14099974	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2020 03:13:08	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14074624	Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:12:55	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074626	Email/PDF: creditonebknofications@resurgent.com	Sep 30 2020 03:13:13	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14074628	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-2

User: jhel

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Date Rcvd: Sep 29, 2020

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		Sep 30 2020 03:39:00	Jessica London/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14127799	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2020 03:11:40	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14074629	Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:12:55	Lowe's/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14124360	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 30 2020 03:11:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14074630	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 30 2020 03:11:06	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14100960	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 30 2020 03:41:00	Midland Credit Management, Inc, as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14136254	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2020 03:09:44	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14103678	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2020 03:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14074634	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2020 03:39:00	Roamans/Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14952278	+ Email/Text: bncmail@w-legal.com	Sep 30 2020 03:42:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14074636	+ Email/Text: bankruptcy@sccompanies.com	Sep 30 2020 03:37:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14074631	Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:09:26	Synchrony Bank/Paypal Buyer Credit, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074637	Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:09:27	TJX Rewards/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074639	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2020 03:39:00	Woman Within, Comenity Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826
14074625	##	Central Credit/Penn Credit Corporation, 916 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
jdb	*+	Rosemarie Koss, 530 Upper Middletown Road, Smock, PA 15480-1120

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: jhel

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION andygornall@latouflawfirm.com
Andrew F Gornall	on behalf of Defendant PNC BANK N.A. andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Joint Debtor Rosemarie Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Debtor Thomas J. Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Plaintiff Rosemarie Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Plaintiff Thomas J. Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9